Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 1 of 41

United	States Bankruptcy C	Court					
	trict of Illinois Easter		Voluntary Petition				
Northorn Bio							
Name of Debtor (if individual, enter Last, First, Miller, Hill	,	Name of Joint Debtor (Spouse) (Last, Fir	st, Middle)				
All Other Names used by the Debtor in the last 8 and trade names):	years; (include married, maiden	All Other Names used by the Joint Debt maiden and trade names):	tor in the last 8 years; (include married,				
Last four digits of Soc. Sec./Complete EIN or othe state all)  ***-**-8044	er Tax I.D. No (if more than one,	Last four digits of Soc. Sec./Complete Ell state all	N or other Tax I.D. No (if more than one,				
Street Address of Debtor (No. & Street, City, and	1 State):	Street Address of Joint Debtor (No. & St	reet, City, and State):				
195 Ann Street							
South Elgin IL	60177	]					
County of Residence or of the Principal Place of	Business:	County of Residence or of the Principal I	Place of Business:				
KAI	NE						
Mailing Address of Debtor (if different from street	t address)	Mailing Address of Joint Debtor (if differe	ent from street address):				
Location of Principal Assets of Business Debtor	(if different from street address above):						
Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box.)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)					
■ Individual (includes Joint Debtors) □ Corporation (includes LLC & LLP) See Exhibit D on page 2 of this form □ Partnership	Heath Care Business Single Asset Real Estate as defined in 11 U.S.C 101 (51B) Railroad Stockbroker	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	□ Chapter 15 Petition for Recognition of a Foreign Main Proceeding     □ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding				
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Broker Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature o  ■ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."	Debts (Check one Box)  Debts are primarily business debts.				
Filing Fee (Ch	eck <b>one</b> box)	Check one box	apter 11 Debtors				
Filing Fee attached  Filing Fee to be paid in installments (application for the court's consideration unable to pay fee except in installments. Rul  Filing Fee wavier requested (applicable to chattach signed application for the court's consideration)	on certifying that the debtor is e 1006(b). See Official Form 3A. napter 7 individuals only). Must	Debtor is a small business debtor a Debtor is not a small business deb Check if: Debtor's aggregate noncontingent insiders or affliates) are less than Check all applicable boxes: A plan is being filed with this petitic					
		of creditors, in accordance with 1	1 U.S.C. § 1126(b).				
Statistical/Administrative Information  Debtor estimates that funds will be available			This space is for court use only				
Debtor estimates that, after any exempt profunds available for distribution to unsecured		ses paid, there will be no					
			over 0,000				
Estimated Assets  \$0 to \$10,000 to \$100,000		\$1 million to More than	s \$100 million				
\$10,000 \$100,000  Estimated Liabilities	φιιιιιιυσι	y 100 Hillion					
\$0 to \$50,000 to \$100,000	\$100,000 to \$1 million	\$1 million to More than	n \$100 million				

Entered 08/28/07 17:28:33 Desc Main Page 2 of 41 Case 07-15621 Doc 1 Filed 08/28/07

	<u> </u>	Paye 2 01 41			
Т	Voluntary Petition his page must be completed and filed in every case)	Name of Debtor(s)	Miller, Hillary Marie	e	
	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach ad	ditional sheet)		
Location Where Filed	:	Case Number:	Date Filed:		
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than	one, attach additional sheet)		
Name of Debtor:		Case Number:	Date Filed:		
District:		Relationship:	Judge:		
forms 10K and pursuant to S 1934 and is req	Exhibit A  ted if debtor is required to file periodic reports (e.g., d 10Q with the Securities and Exchange Commission ection 13 or 15 (d) of the Securities Exchange Act of uesting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the pethat I have informed the chapter 7, 11, 12 or 1 explained the relief avaithat I have delivered to 342(b).	Exhibit B r is an individual whose debts are prime etitioner named in the fore petitioner that (he or she 3 of title 11, United Sta lable under each such cha o the debtor the notice r	egoing petition, declare e) may proceed under ates Code, and have apter. I further certify	
	t is attached and made a part of this petition.	/s	/ Mark E Levine	'ine	
		Mark E Levine		Dated: 08/27/2007	
Yes, and No.	Exh  (To be completed by every individual debtor. If a joint petition is file completed and signed by the debtor is attached and made a part of this petition:  also completed and signed by the joint debtor is attached and made a part of this point petition: also completed and signed by the joint debtor is attached and made a part of this point petition:	ibit D  ed, each spouse must complete and petition.		or safety?	
	<del>-</del>	nger part of such 180 days than ral partner, or partnership pendi place of business or principal a assets in the United States but	in any other District.  ing in this District.  assets in the United is a defendant in an action		
	Statement by a Debtor Who Resides Check all app Landlord has a judgment against the debtor for possession of following.)  (Name of landlord that obtained judgment)	olicable boxes. debtor's residence. (If box chec			
	(Address of Landlord)  Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the possession was entered, and  Debtor has included in this petition the deposit with the court of	he judgment for possession, af	ter the judgment for		
_	period after the filing of the petition.	,	. J.:		

Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 3 of 41

**Voluntary Petition** 

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Miller, Hillary Marie

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### /s/ Hillary Marie Miller

#### **Hillary Marie Miller**

07/29/2007 Dated:

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

### << Sign & Date on Those Lines

#### Signature of Attorney

#### /s/ Mark E Levine

Signature of Attorney for Debtor(s)

#### Mark E Levine

Printed Name of Attorney & Bar Number

Bar No: 6239485

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 08/27/2007

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 4 of 41

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller Debtor

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Hillary Marie Miller	Here
Dated:	07/29/2007	/s/ Hillary Marie Miller	Sign & Date
I certify un	der penalty of perjury that	the information provided above is true and correct.	
does n	5. The United States trustee or bar not apply in this district.	nkruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 10	9(h)
	Active military duty in a military	y combat zone.	
partici	- ·	C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to in person, by telephone, or through the Internet.);	
of real		S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapal with respect to financial responsibilities.);	ble
by a m	4. I am not required to receive a crotion for determination by the court	redit counseling briefing because of: [Check the applicable statement.] [Must be accompanied t.]	
credit provid deadli period	counseling briefing within the first 30 led the briefing, together with a copy ne can be granted only for cause ar I. Failure to fulfill these requirement	ons stated in your motion, it will send you an order approving your request. You must still obtain 0 days after you file your bankruptcy case and promptly file a certificate from the agency that you file and developed through the agency. Any extension of the 30-day and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day ts may result in dismissal of your case. If the court is not satisfied with your reasons for filing your credit counseling briefing, your case may be dismissed.	
•	from the time I made my request, and an file my bankruptcy case now. [M	nd the following exigent circumstances merit a temporary waiver of the credit counseling require //ust be accompanied by a motion for determination by the court.] [Summarize exigent circumsta	ment
	I certify that I requested credit (	counseling services from an approved agency but was unable to obtain the services during the f	five
perfo a cop	ed States trustee or bankruptcy admi orming a related budget analysis, but	e filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by innistrator that outlined the opportunties for available credit counseling and assisted me in it I do not have a certificate from the agency describing the services provided to me. You must fi escribing the services provided to you and a copy of any debt repayment plan developed throug our bankruptcy case is filed.	ile
perfo	d States trustee or bankruptcy admi rming a related budget analysis, and	e filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by inistrator that outlined the opportunties for available credit counseling and assisted me in d I have a certificate from the agency describing the services provided to me. Attach a copy of the ment plan developed through the agency.	

Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 5 of 41

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Hillary Marie Miller Debtor** 

Bankruptcy Docket #:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

<ol> <li>Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.</li> </ol>
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
 ify under penalty of perjury that the information provided above is true and correct.

07/29/2007

Dated:

Sign & Date

Here

Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 6 of 41

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: \$1,700 For legal services, Debtor(s) agrees to pay and I have agreed to accept \$1,700 Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. **Balance Due** \$0

The source of the compensation paid to me was:

Debtor(s)	Other: (specify)

The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- Representation of the client at the first scheduled meeting of creditors.
- Advice as required.
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Mark E Levine 08/27/2007 Dated:

> Attorney Name: Mark E Levine LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 6239485

Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 7 of 41

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

Attorney for Debtor: Mark E Levine

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim			
[x] None							
Total Market Value of Real Property (Report also on Summary of Schedules)							

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

Attorney for Debtor: Mark E Levine

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

Type of Property	N O N E	Description and Location of Property J C		Debtor's Property Deduct	Value of Interest in , Without ing Any Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Baxter Credit Union savings account #xxxx3875		\$	0
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, dvd player, VCR, table, chairs, lamps, bedroom sets, pots/pans, dishes/flatware	Н	\$	1,750
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures	н	\$	50
06. Wearing Apparel		Necessary wearing apparel.	н	\$	450
07. Furs and jewelry.		Earrings, watch, costume jewelry  Zales - jewelry	Н	\$	50 100
08. Firearms and sports, photographic, and other hobby equipment.	X				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.	Н	n	one
10. Annuities. Itemize and name each issuer.	X			SB (10/05)	Page 1 of 3

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

	SCHE	DULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	C A M	Current Value of Debtor's Interest ir Property, Without Deducting Any Secured Claim or
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	x			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X			
13. Stocks and interests in incorporated and unincorporated businesses.	x			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	х			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	x			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights and other intellectual property. Give particulars.	x			
23. Licenses, franchises and other general ntangibles.	х			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	x			
25. Autos, Truck, Trailers and other vehicles and accessories.				
		Gateway - 1996 Toyota Camry (over 104,000 miles)		\$ 2,500

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

SCHEDULE B - PERSONAL PROPERTY							
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or			
26. Boats, motors and accessories.	X						
27. Aircraft and accessories.	X						
28. Office equipment, furnishings, and supplies.	X						
29. Machinery, fixtures, equipment, and supplie used in business.	X						
30. Inventory	X						
31. Animals	X						
32. Crops-Growing or Harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						
		Total (Report also on Summary of Schedules)		\$4,900			

### Document Page 11 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Hillary Marie Miller, Debtor

SCHEDULE C - PROPE	RTY CLAIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
04. Household goods and furnishings, including audio, video, and computer equipment.  Household goods; TV, dvd player, VCR, table, chairs, lamps, bedroom sets, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 1,750	\$ 1,750
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 50	\$ 50
06. Wearing Apparel  Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 450	\$ 450
07. Furs and jewelry.  Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
25. Autos, Truck, Trailers and other vehicles and accessories.  Gateway - 1996 Toyota Camry (over 104,000 miles)	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 2,500

Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 12 of 41

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

Attorney for Debtor: Mark E Levine

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name address, and legal relationship to the minor child of a person described in in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C H M	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1	Gateway Financial Attn: Bankruptcy Dept. 6200 State Street Saginaw MI 48601 Acct No.: 33366801			Dates: 05 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 2,500 Intention: Reaffirm 524 (c) *Description: Gateway - 1996 Toyota Camry (over 104,000 miles)				\$ 4,500	\$ 2,000
2	Zales Bankruptcy Department 901 West Walnut Hill Lane 7920 NW 100th St.  Acct No.: 603525102410			Dates: 04 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 100 Intention: Reaff @ Fair Market Value *Description: Zales - jewelry				\$ 1,180	\$ 1,080

Total

\$ 5,680 \$ 3,080

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 13 of 41

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

Attorney for Debtor: Mark E Levine

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filling of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller / Debtor

Attorney for Debtor: Mark E Levine

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	American Electric Attn: Bankruptcy Dept. PO Box 8529 Philadelphia PA 19101 Acct #: 1369		Н	Dates: 02 Reason: Utility Bills/Cellular Service				\$ 100
2	Aspen Bankruptcy Department 245 Perimeter Center Park Atlanta GA 30346 Acct #: 51818700288		Н	Dates: 2006 Reason: Credit Card or Credit Use				\$ 300
3	CenturyTel Wireless Attn: Bankruptcy Dept. 100 CenturyTel Drive Lakeshore LA 71203 Acct #: 8356545			Dates: 01 Reason: Utility Bills/Cellular Service				\$ 1,800

# Document Page 15 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record #

278848

Hillary Marie Miller / Debtor

	SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIO	RIT	Υ (	CLA	MS			
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)		Zip Code and Account Number				Contingent	Unliquidated	Disputed		unt of aim
4	Corporate America Family C.U.  Bankruptcy Department 2075 Big Timber Rd. Elgin IL 60123		Н	Dates: 2003 Reason: Credit Card or Credit Use				\$	1,700		
5	Acct #: 23142550142  Elder Beerman Attn: Bankruptcy Dept. PO Box 740623 Cincinnati OH 45274 Acct #: 68855249		Н	Dates: 2000 Reason: Credit Card or Credit Use				\$	250		
6	Fashion Bug Bankruptcy Department 745 Center St. Milford OH 45150 Acct #: 600466803880		Н	Dates: 2000 Reason: Credit Card or Credit Use				\$	700		
7	Fingerhut Bankruptcy Department PO Box 1250 St. Cloud MN 56395 Acct #: 8050051899704		Н	Dates: 00 Reason: Credit Card or Credit Use				\$	3,000		
8	Helvey & Associates  Bankruptcy Department 1015 E. Center St.  Warsaw IN 46580-3497  Acct #: 1712843			Dates: 02 Reason: Debt Owed				\$	55		
9	Household Bank Bankruptcy Department PO Box 2036 Warren MI 48090 Acct #: 5440455000605298		Н	Dates: 00 Reason: Credit Card or Credit Use				\$	2,200		
10	JD Bradshaw Attn: Bankruptcy Dept. 107 W. Michigan Ave Kalamazoo MI 49007			Dates: 01 Reason: Debt Owed				\$	225		
	Acct #: 1222186						 R6F (1		Page 2 of 6		

# Document Page 16 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Record #

278848

Hillary Marie Miller / Debtor

	SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIOR	RIT	Y C	LA	IMS			
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)			Zip Code and Account Number			Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
11	Merchant Credit Attn: Bankruptcy Dept. PO Box 7416 Bellevue WA 98008 Acct #: 8053020072			Dates: 05 Reason: Debt Owed				\$ 56			
12	Merchant Credit Attn: Bankruptcy Dept. PO Box 7416 Bellevue WA 98008 Acct #: 8042600158			Dates: 04 Reason: Debt Owed				\$ 165			
13	Midland Credit Management Bankruptcy Department 8875 Aero Dr., Ste. 200 San Diego CA 92123-2215 Acct #: 8512908062			Dates: 05 Reason: Debt Owed				\$ 2,730			
14	Money Recovery Attn: Bankruptcy Dept. 801 S. Waverly Lansing MI 48917 Acct #: 9219740003			Dates: 05 Reason: Debt Owed				\$ 26			
15	Money Recovery Attn: Bankruptcy Dept. 801 S. Waverly Lansing MI 48917 Acct #: 3081780			Dates: 04 Reason: Debt Owed				\$ 30			
16	Money Recovery Attn: Bankruptcy Dept. 801 S. Waverly Lansing MI 48917 Acct #: 921974002			Dates: 04 Reason: Debt Owed				\$ 50			
17	Money Recovery Attn: Bankruptcy Dept. 801 S. Waverly Lansing MI 48917 Acct #: 921974001			Dates: 04 Reason: Debt Owed				\$ 70			

# Document Page 17 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller / Debtor

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H & J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim		
18	Money Recovery Attn: Bankruptcy Dept. 801 S. Waverly Lansing MI 48917 Acct #: 2896768			Dates: 04 Reason: Debt Owed				\$ 1,000		
19	Money Recovery Attn: Bankruptcy Dept. 801 S. Waverly Lansing MI 48917 Acct #: 2897831			Dates: 04 Reason: Debt Owed				\$ 445		
20	Money Recovery Attn: Bankruptcy Dept. 801 S. Waverly Lansing MI 48917 Acct #: 748768			Dates: 02 Reason: Debt Owed				\$ 45		
21	NCO-Marlin Attn: Bankruptcy Dept. 201 Rt 17 N Rutherford NJ 07070 Acct #: 13692231			Dates: 02 Reason: Debt Owed				\$ 65		
22	Nextel Communications  Bankruptcy Department PO Box 4191 Carol Stream IL 60197		н	Dates: 06 Reason: Utility Bills/Cellular Service				\$ 2,200		
	Acct #: 2012136725									

Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 18 of 41

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)		A A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
23 Providian  Bankruptcy Department PO Box 660487 Dallas TX 75266			Dates: 00 Reason: Credit Card or Credit Use				\$ 2,200
Acct #: 8509505487							

Midland Credit Management Bankruptcy Department 8875 Aero Dr., Ste. 200

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

San Diego CA 92123-2215

24 SBC Bankruptcy Department PO Box 5072 Saginaw MI 48605-5072 Acct #: 616925865	Н	Dates: Reason:	00 Utility Bills/Cellular Service	\$ 400
25 <u>Sears</u> Bankruptcy Department PO Box 182156 Columbus OH 43218 Acct #: 1150056677075	Н	Dates: Reason:	01 Credit Card or Credit Use	\$ 800
26 Sears  Bankruptcy Department PO Box 182156 Columbus OH 43218  Acct #: 1150056677075	Н	Dates: Reason:	Credit Card or Credit Use	\$ 1,300
27 Sprint PCS Attn: Bankruptcy Dept. 2001 Edmund Haley Reston VA 20191 Acct #: 3969707	Н	Dates: Reason:	05 Utility Bills/Cellular Service	\$ 700

Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 19 of 41

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller / Debtor

Attorney for Debtor: Mark E Levine

	SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIO	RIT	Υ (	CLA	IMS	
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H M J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		ount of laim
28	TRG Attn: Bankruptcy Dept. 592 N. Mill Street Plymouth MI 48170 Acct #: 14930118			Dates: 07 Reason: Debt Owed				\$	45
29	TRG Attn: Bankruptcy Dept. 592 N. Mill Street Plymouth MI 48170 Acct #: 14484650			Dates: 07 Reason: Debt Owed				\$	215
30	United Collection Attn: Bankruptcy Dept. 16 S. Monroe Monroe MI 48161 Acct #: 8006808			Dates: 02 Reason: Debt Owed				\$	60
31	WF Financial Attn: Bankruptcy Dept. 1460 Northwest Vivian Rd Kansas City MO 64118 Acct #: 852066		Н	Dates: 2003 Reason: Credit Card or Credit Use				\$	5,700

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 28,632.00



Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 20 of 41

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

Attorney for Debtor: Mark E Levine

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

PFG Record #



Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 21 of 41

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

Attorney for Debtor: Mark E Levine

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	



### Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 22 of 41 COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller / Debtor Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF DEBTOR	R AND SPOUSE ~ RELATIONSHIP AND AGE
Status: Separated	CM, 6, Dependent, , , ,	
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT
Occupation:	Junior Underwriter	
Name of Employer:	Lending Solutions	
Years Employed	4 years	
Employer Address:	2200 Point Blvd Ste 110	
City, State, Zip	Elgin, IL 60123	

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE					
1. Monthly Gross Wages, Salary, and commissions	\$ 3,339.16	\$ 0.00					
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00					
3. SUBTOTAL	\$ 3,339.16	\$ 0.00					
4. LESS PAYROLL DEDUCTIONS							
a. Payroll Taxes and Social Security	\$ 565.67	\$ 0.00					
b. Insurance	\$ 185.29	\$ 0.00					
c. Union Dues	\$ 0.00	\$ 0.00					
d. Other (Specify)	\$ 0.00	\$ 0.00					
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00					
Child Support:	\$ 0.00	\$ 0.00					
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00					
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 750.97	\$ 0.00					
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,588.19	\$ 0.00					
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00					
8. Income from real property	\$ 0.00	\$ 0.00					
9. Interest and dividends	\$ 0.00	\$ 0.00					
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00					
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00					
12. Pension or retirement income	\$ 0.00	\$ 0.00					
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00					
Unemployment Income	\$ 0.00	\$ 0.00					
14. SUBTOTAL OF LINES 7 THROUGH 13							
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,588.19	\$ 0.00					
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;	\$ 2,588	.19					
if there is only one debtor repeat total reported on line 15.)	Papert also an Summary of Schodules and if applicable on Statistical Summary						

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

# UNITED STATES BARREFT CYCOURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller / Debtor Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

ttorney for Debtor: Mark E Levine						
SCHEDULE J - CURRE	NT EXPENS	ES OF I	NDIVIDUAL I	DEBTO	R(S)	
Complete this schedule by estimating the average month payments made bi-weekly, quarterly, semi-annually, or annually			ebtor's family at time cas	se filed. Prora	ate any	
Check box if joint petition is filed & debtor's spouse maintains	,		parate schedule of exper	nditures labele	d "Spouse".	
— Rent or home mortgage payment (include lot rer	nted for mobile ho	me)				\$ 200.00
a. Real Estate taxes included? [] Yes [x]		•	ance included?	[] Yes [x	] No	Ψ 200.00
Utilities: a. Electricity and Heating Fuel	•	. ,			-	\$ 130.00
b. Water and Sewer						\$ -
c. Telephone						\$ 125.00
d. Other Garbage, Internet, Cab	ole					\$ -
Home Maintenance (repairs and upkeep)						\$ -
Food						\$ 450.00
Clothing						\$ 75.00
Laundry and Dry Cleaning						\$ 40.00
Medical and Dental Expenses						\$ 50.00
Transportation (not including car payments)	Gas, Tolls/Par	king, Fees	Licenses, Repair,	Bus/Train		\$ 390.00
Recreation, Clubs and Entertainment, Newspap						\$ 50.00
. Charitable Contributions						\$ -
. Insurance (not deducted from wages or included	l in home mortga	ge payment	s)			\$ -
a. Homeowner's or Renter's						\$ -
b. Life						\$-
c. Health						•
d. Auto e. Other						\$ 100.00
	h	\				<b>\$</b> -
. Taxes (not deducted from wages or included in lactoristic)  (Specify) Federal or State Tax Repayment:		•				\$ -
(Specify) Federal or State Tax Repayments  Installment Payments: (In Chapter 11, 12, and 1			to be included in a	olon)		*
a. Auto	o cases, do not in	si payment	s to be included in p	Diaii)		\$400.00
b. Reaffirmation Payments						\$ 10.00
c. Other Gym Membership	\$50.00	)	Storage Unit		\$90.00	\$140.00
. Alimony, maintenance and support paid to other	S					\$-
. Payments for support of additional dependents r	not living at your h	nome				\$-
. Regular expenses from operation of business, p	rofession, or farm	ı (attach de	tailed statement)			\$ -
. Other: Haircuts, Hygiene, Newspaper/Ma Eyecare, Meds Postage/Ban		, Books & Repay:	Childcare & Babysitting	Pet Care:		
\$65.00 \$30.00		).00	\$ 300.00	\$ -		\$395.00
AVERAGE MONTHLY EXPENSES (Total lines 1-17 the Stastical of Summary of Certain Liabilities and Related		mary of Scheo	dules and if applicable, o	on		\$ 2,555.0
Describe any increase/decrease in expenditures  None	anticipated to oc	cur within t	ne year following th	e filing this	s documen	ıt:
. STATEMENT OF MONTHLY NET INCOME	a. Average	monthly inc	ome from Line 15 o	of Schedule	e l	\$ 2,588.19
	_	-	enses from Line 1			\$ 2,555.00
	c. Monthly n					\$ 33.19
	d. Total amo		·			

Record #: 278848

Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 24 of 41

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

Attorney for Debtor: Mark E Levine

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives;

#### 01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	•	•	
	AMOUNT	SOURCE	
	2007: \$26,200 2006: \$34,308	Employment	
	2005: \$34,656		
E	Spouse		
•	AMOUNT	SOURCE	

Entered 08/28/07 17:28:33 Case 07-15621 Doc 1 Filed 08/28/07 Desc Main Page 25 of 41 Document

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

Name and Address

of Creditor

Attorney for Debtor: Mark E Levine

STATEMENT OF FINANCIAL AFFAIRS				
02. INCOME OTHER THAN FROM	EMPLOYMENT OR OPERATION OF BU	SINESS:		
the two years immediately precedin spouse separately. (Married debtors	g the commencement of this case. Give pa	nt, trade, profession, operation of the debtor's business during inticulars. If a joint petition is filed, state income for each t state income for each spouse whether or not a joint petition		
AMOUNT	SOURCE			
Spouse				
AMOUNT	SOURCE			
03. PAYMENTS TO CREDITORS:				
Complete a. or b. as appropriate, a	nd c.			
services, and other debts to any crevalue of all property that constitutes that were made to a creditor on account of the constitutes.	editor made within 90 days immediately pro or is affected by such transfer is not less t ount of a domestic support obligation or as	STS: List all payments on loans, installment purchases of goods or ceeding the commencement of this case if the aggregate han \$600.00. Indicate with an asterisk (*) any payments part of an alternative repayment schedule under a plan by btors filing under chapter 12 or chapter 13 must include		

Amount

Paid

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Dates of

**Payments** 

Name and Address Dates of Amount Paid or Value of Amount of Creditor Payment/Transfers Transfers Still Owing



Amount

Still Owing

Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 26 of 41

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

Attorney for Debtor: Mark E Levine

#### STATEMENT OF FINANCIAL AFFAIRS

X

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments Amount Paid or Value of Transfers

Amount Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF** SUIT AND CASE NUMBER

**NATURE** OF **PROCEEDING** 

COURT OF AGENCY AND LOCATION

**STATUS** OF DISPOSITION

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property





Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 27 of 41

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

Attorney for Debtor: Mark E Levine

#### STATEMENT OF FINANCIAL AFFAIRS

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andDateTerms ofAddress ofofAssignment orAssigneeAssignmentSettlement

X

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and<br/>AddressName & LocationDateDescriptionAddressof Court Caseofand Value ofof CustodianTitle & NumberOrderProperty

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of PersonRelationshipDateDescriptionorto Debtor,ofand ValueOrganizationIf AnyGiftof Gift

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Date
Value if Loss Was Covered in Whole or in of
Of Property Part by Insurance, Give Particulars Loss

Entered 08/28/07 17:28:33 Case 07-15621 Doc 1 Desc Main Filed 08/28/07

### Document Page 28 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

Attorney for Debtor: Mark E Levine

STATEMENT OF FINANCIAL AFFAIRS			
09. PAYMENTS RELATED TO DEBT CC	UNSELING OR BANKRUPTCY:		
	r the bankruptcy law or preparatio	to any persons, including attorneys, for cons n of a petition in bankruptcy within one (1) ye	
Name and		Date of Payment,	Amount of Money or
Address		Name of Payer if	Description and
of Payee		Other Than Debtor	Value of Property
Law Office of Peter Francis			Payment/Value:
Geraci			1,700.00
55 E. Monroe Street #3400			
Chicago, IL 60603			
MMI		April 2007	\$50
Houston, TX			
Houston, 1X			Credit Counseling
	, for consultation concerning debt	List all payments made or property transferr consolidation, relief under the bankruptcy la ment of this case.	
debtor to any persons, including attorneys a petition in bankruptcy within 1 year imm Name and Address	, for consultation concerning debt	consolidation, relief under the bankruptcy la ment of this case.  Date of Payment,  Name of Payer if	w or preparation of  Amount of Money or description and
debtor to any persons, including attorneys a petition in bankruptcy within 1 year imm  Name and	, for consultation concerning debt	consolidation, relief under the bankruptcy la ment of this case.  Date of Payment,	w or preparation of  Amount of Money or
debtor to any persons, including attorneys a petition in bankruptcy within 1 year imm Name and Address	, for consultation concerning debt	consolidation, relief under the bankruptcy la ment of this case.  Date of Payment,  Name of Payer if	w or preparation of  Amount of Money or description and
debtor to any persons, including attorneys a petition in bankruptcy within 1 year imm  Name and  Address  of Payee  10. OTHER TRANSFERS	s, for consultation concerning debt ediately preceding the commence	consolidation, relief under the bankruptcy la ment of this case.  Date of Payment,  Name of Payer if	w or preparation of  Amount of Money or description and Value of Property
debtor to any persons, including attorneys a petition in bankruptcy within 1 year imm  Name and Address of Payee  10. OTHER TRANSFERS a. List all other property, other than prope	erty transferred in the ordinary cou	consolidation, relief under the bankruptcy la ment of this case.  Date of Payment,  Name of Payer if  Other Than Debtor	Amount of Money or description and Value of Property
debtor to any persons, including attorneys a petition in bankruptcy within 1 year immediate and Address of Payee  10. OTHER TRANSFERS  a. List all other property, other than proper ransferred either absolutely or as security.	erty transferred in the ordinary cour	consolidation, relief under the bankruptcy la ment of this case.  Date of Payment, Name of Payer if Other Than Debtor  rse of the business or financial affairs of the	Amount of Money or description and Value of Property  debtor,  Married debtors
lebtor to any persons, including attorneys a petition in bankruptcy within 1 year immediate and Address of Payee  10. OTHER TRANSFERS  a. List all other property, other than proper ransferred either absolutely or as security liling under chapter 12 or chapter 13 mus	erty transferred in the ordinary cour with two (2) years immediately pricingly include transfers by either or both	consolidation, relief under the bankruptcy la ment of this case.  Date of Payment, Name of Payer if Other Than Debtor  rse of the business or financial affairs of the receding the commencement of this case. (If	Amount of Money or description and Value of Property  debtor,  Married debtors
debtor to any persons, including attorneys a petition in bankruptcy within 1 year immediate and Address of Payee  10. OTHER TRANSFERS  a. List all other property, other than proper ransferred either absolutely or as security illing under chapter 12 or chapter 13 must spouses are separated and a joint petition.  Name and Address of	erty transferred in the ordinary cour with two (2) years immediately pricingly include transfers by either or both	consolidation, relief under the bankruptcy la ment of this case.  Date of Payment, Name of Payer if Other Than Debtor  rse of the business or financial affairs of the receding the commencement of this case. (In spouses whether or not a joint petition is fill the property	Amount of Money or description and Value of Property  debtor,  Married debtors
debtor to any persons, including attorneys a petition in bankruptcy within 1 year immediate and Address of Payee  10. OTHER TRANSFERS  a. List all other property, other than proper ransferred either absolutely or as security illing under chapter 12 or chapter 13 must spouses are separated and a joint petition.  Name and Address of Transferee, Relationship	erty transferred in the ordinary cour with two (2) years immediately pricinclude transfers by either or both is not filed.)	consolidation, relief under the bankruptcy la ment of this case.  Date of Payment, Name of Payer if Other Than Debtor  rse of the business or financial affairs of the receding the commencement of this case. (In spouses whether or not a joint petition is fill the property than the p	Amount of Money or description and Value of Property  debtor,  Married debtors
debtor to any persons, including attorneys a petition in bankruptcy within 1 year immediate and Address of Payee  10. OTHER TRANSFERS  a. List all other property, other than proper ransferred either absolutely or as security illing under chapter 12 or chapter 13 must spouses are separated and a joint petition.  Name and Address of	erty transferred in the ordinary cour with two (2) years immediately pricingly include transfers by either or both	consolidation, relief under the bankruptcy la ment of this case.  Date of Payment, Name of Payer if Other Than Debtor  rse of the business or financial affairs of the receding the commencement of this case. (In spouses whether or not a joint petition is fill the property	Amount of Money or description and Value of Property  debtor,  Married debtors
debtor to any persons, including attorneys a petition in bankruptcy within 1 year immediate and Address of Payee  10. OTHER TRANSFERS  a. List all other property, other than proper ransferred either absolutely or as security illing under chapter 12 or chapter 13 must spouses are separated and a joint petition.  Name and Address of Transferee, Relationship	erty transferred in the ordinary cour with two (2) years immediately pricinclude transfers by either or both is not filed.)	consolidation, relief under the bankruptcy la ment of this case.  Date of Payment, Name of Payer if Other Than Debtor  rse of the business or financial affairs of the receding the commencement of this case. (In spouses whether or not a joint petition is fill the property than the p	Amount of Money or description and Value of Property  debtor,  Married debtors



NONE

Name of	Date(s)	Amount and Date
Trust or	of	of Sale or
other Device	Transfer(s)	Closing

Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 29 of 41

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

Attorney for Debtor: Mark E Levine

#### STATEMENT OF FINANCIAL AFFAIRS

X

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

NONE

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository

Description of Contents Date of Transfer or Surrender, if Any

NONE

#### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE

#### 14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address

Description and Value of Property

Location of Property





Entered 08/28/07 17:28:33 Case 07-15621 Doc 1 Filed 08/28/07 Desc Main Document Page 30 of 41

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

Attorney for Debtor: Mark E Levine

CIVILMENI	OF FINANCIA	
SIAICMENI	UE EINANGIA	I AFFAIR.3

NONE
v
X

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

•	Name	Dates of
Address	Used	Occupancy



16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental of Notice and Address of Governmental Unit Law



# Document Page 31 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

	ery site for which the debtor provided notice hit to which the notice was sent and the date	<del>-</del>	Hazardous
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
•	roceedings, including settlements or orders lame and address of the governmental unit	<u>-</u>	•
Name and Address of	Docket	Status of	
Governmental Unit	Number	Disposition	
	-	•	equity securities
ending dates of all businesses in which	h the debtor was a partner or owned 5 perc	ent or more of the voting or equity sec	
ending dates of all businesses in whice (6) years immediately preceding the countries of the debtor is a corporation, list the n	h the debtor was a partner or owned 5 percommencement of this case.  ames, addresses, taxpayer identification nut in the debtor was a partner or owned 5 percommends.	mbers, nature of the businesses, and	urities, within six
ending dates of all businesses in which (6) years immediately preceding the countries of the debtor is a corporation, list the number of all businesses in which which is the second of the debtor is a corporation.	h the debtor was a partner or owned 5 percommencement of this case.  ames, addresses, taxpayer identification nut in the debtor was a partner or owned 5 percommends.	mbers, nature of the businesses, and	urities, within six
ending dates of all businesses in which (6) years immediately preceding the could be debtor is a corporation, list the number of the debtor is a corporation, list the number of all businesses in which (6) years immediately preceding the debtor is a corporation.	h the debtor was a partner or owned 5 percommencement of this case.  ames, addresses, taxpayer identification nut in the debtor was a partner or owned 5 percommends.	imbers, nature of the businesses, and ent or more of the voting or equity sec	urities, within six beginning and urities within six

### Document Page 32 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

Attorney for Debtor: Mark E Levine

as been, within six years immediat xecutive, or owner of more than 5	ely preceding the commencement of this	ration or partnership and by any individual debtor who is or case, any of the following: an officer, director, managing of a corporation; a partner, other than a limited partner, of a er activity, either full- or part-time.
· ·	ing the commencement of this case. A de	only if the debtor is or has been in business, as defined above, abtor who has not been in business within those six years
9. BOOKS, RECORDS AND FINA	NCIAL STATEMENTS:	
ist all bookkeepers and accountan		receding the filing of this bankruptcy case kept or supervised
Name and Address	Dates Services Rendered	_
and Address	Rendered  o within two (2) years immediately preced	ing the filing of this bankruptcy case have audited the books of
and Address  9b. List all firms or individuals who account and records, or prepared a	Rendered  D within two (2) years immediately precede financial statement of the debtor.	Dates Services
and Address  9b. List all firms or individuals who	Rendered  o within two (2) years immediately preced	
and Address  9b. List all firms or individuals who account and records, or prepared a Name  9c. List all firms or individuals who	Rendered  o within two (2) years immediately precede financial statement of the debtor.  . Address	Dates Services Rendered  case were in possession of the books of account and records
and Address  9b. List all firms or individuals who account and records, or prepared a Name  9c. List all firms or individuals who	Rendered  o within two (2) years immediately precede financial statement of the debtor.  Address  at the time of the commencement of this	Dates Services Rendered  case were in possession of the books of account and records

Address Issued

# Document Page 33 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

STATEMENT OF FINANCIAL AFFAIRS			
20. INVENTORIES			
ist the dates of the last two i		person who supervised the taking of each inventory, ar	nd
Date	Inventory	Dollar Amount of Inventory	
of Inventory	Supervisor	(specify cost, market of other basis)	
,		, , , , , , , , , , , , , , , , , , ,	
D. List the name and address	of the person having possession of the records of	each of the inventories reported in a., above.	
Date	Name and Addresses of Custodian		
of Inventory	of Inventory Records		
21. CURRENT PARTNERS,	OFFICERS, DIRECTORS AND SHAREHOLDERS	S:	
a. If the debtor is a partnersh	ip, list nature and percentage of interest of each m	ember of the partnership.	
a. If the debtor is a partnershi	ip, list nature and percentage of interest of each mo	ember of the partnership.  Percentage of	
n. If the debtor is a partnershing Name and Address	ip, list nature and percentage of interest of each m Nature of Interest	Percentage of Interest  and each stockholder who directly or indirectly owns,	
Name and Address	Nature of Interest  ation, list all officers & directors of the corporation; a	Percentage of Interest  and each stockholder who directly or indirectly owns,	
Name and Address  21b. If the debtor is a corporation or holds 5% or more	Nature of Interest  ation, list all officers & directors of the corporation; a	Percentage of Interest  and each stockholder who directly or indirectly owns, n.	
Name and Address 21b. If the debtor is a corporationtrols, or holds 5% or more and Address	Nature  Nature  of Interest  ation, list all officers & directors of the corporation; are of the voting or equity securities of the corporation.	Percentage of Interest  and each stockholder who directly or indirectly owns, n.  Nature and Percentage of Stock Ownership	
Name and Address  21b. If the debtor is a corpora controls, or holds 5% or more Name and Address	Nature Of Interest  Ation, list all officers & directors of the corporation; at of the voting or equity securities of the corporation  Title	Percentage of Interest  and each stockholder who directly or indirectly owns, n.  Nature and Percentage of Stock Ownership	
Name and Address  21b. If the debtor is a corpora controls, or holds 5% or more Name and Address	Nature of Interest  ation, list all officers & directors of the corporation; at of the voting or equity securities of the corporation . Title	Percentage of Interest  and each stockholder who directly or indirectly owns, n.  Nature and Percentage of Stock Ownership	

# Document Page 34 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary	Mario	Miller	Debtor

STATEMENT OF FINANCIAL AFFAIRS					
22b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one (1) year immediately preceding the commencement of this case.					
Name and Address	Title	Date of Termination			
the debtor is a partnership or c	ARTNERSHIP OR DISTRIBUTION BY A COPO orporation, list all withdrawals or distributions cremptions, options exercised and any other perqu	edited or given to an insider, including compensation in any			
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property			
•	the name and federal taxpayer identification nur	nber of the parent corporation of any consolidated group b) years immediately preceding the commencement of the			
Name of Parent Corporation	Taxpayer Identification Number (EIN)				
		number of any pension fund to which the debtor, as an neediately preceding the commencement of the case.			

Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 35 of 41

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

Attorney for Debtor: Mark E Levine

#### STATEMENT OF FINANCIAL AFFAIRS

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 07/29/2007 /s/ Hillary Marie Miller

Hillary Marie Miller

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 36 of 41

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Zales - jewelry

Hillary Marie Miller / Debtor

Attorney for Debtor: Mark E Levine

#### STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

**Description of Property** 

Creditor's Name

Intention

Reaffirm 524 (c)

#### PROPERTY TO BE RETAINED

Gateway - 1996 Toyota Camry (over 104,000 miles)

Gateway Financial
Attn: Bankruptcy Dept.
6200 State Street
Saginaw MI 48601

<u>Zales</u>

Reaff @ Fair Market Value

Bankruptcy Department 901 West Walnut Hill Lane 7920 NW 100th St.

\*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/29/2007

/s/ Hillary Marie Miller

Hillary Marie Miller

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller, Debtor

Attorney for Debtor: Mark E Levine

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-
SCHEDULE B - Personal Property	E B - Personal Property Yes 3 \$4,900		\$-	\$-	
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$5,680	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$28,632	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes 1 \$- \$- \$2,58		\$2,588		
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,555
TOTALS			\$ 4,900 TOTAL ASSETS	\$ 34,312 TOTAL LIABILITIES	

Record # 278848

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Hillary Marie Miller / Debtor Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 2,588.19
Average Expenses (from Schedule J, Line 18)	\$ 2,555.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 3,220.32

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 3,080.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 28,632.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 31,712.00

Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 39 of 41

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Hillary Marie Miller Debtor Bankruptcy Docket #:

Attorney for Debtor: Mark E Levine

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 07/29/2007 /s/ Hillary Marie Miller
Hillary Marie Miller

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 07-15621 Doc 1 Filed 08/28/07 Entered 08/28/07 17:28:33 Desc Main Document Page 40 of 41

### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re			
	ie Miller / Debtor		
Attorney fo	or Debtor: Mark E Levin	ne	
		VERIFICATION OF CREDITOR MATRIX	
The above n	amed Debtor(s) hereby ve	erify that the attached list of creditors is true and correct to the best o	f our knowledge.
	I DECLARE UND	ER PENALTY OF PERJURY THAT THE FOREGOING IS TRU	JE AND CORRECT.
Detect	07/00/0007	/s/ Hillary Mario Millor	V Date 0.01
Dated:	07/29/2007	/s/ Hillary Marie Miller Hillary Marie Miller	X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### UNITEDESTATES BANKRUPTO ¥1COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Hillary Marie Miller Debtor** 

Attorney for Debtor: Mark E Levine

#### NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated:	07/29/2007	/s/ Hillary Marie Miller		X Date & Sign
			Hillary Marie Miller	3